

## Car Insurance Guide 2020 - Why Cheap Coverage is Not Always The Best

*Compare-autoinsurance.org (<https://compare-autoinsurance.org/>) announces a new blog post, "The Disadvantages of Cheap Car Insurance Policies"*

Los Angeles, CA ([PRWEB](#)) January 12, 2020 -- Compare-autoinsurance.org has launched a new blog post that presents several disadvantages of [cheap car insurance policies](#).

For more info and free car insurance quotes online, visit <https://compare-autoinsurance.org/the-disadvantages-of-cheap-car-insurance-policies/>

Everyone strives to obtain the cheapest car insurance possible. However, getting a cheap car insurance policy has several disadvantages. Policyholders that own cheap car insurance will have to face some tough consequences if they are required to file a claim.

The disadvantages of a cheap car insurance policy are the following:

- Cheaper coverage limits will not cover expenses for a more serious accident. The liability coverage has some really low limits. While experts are recommending to have at least \$500,000 of liability coverage per accident and \$2 million to be fully protected, cheap policies are offering only \$10,000 to \$30,000 liability coverage per incident. These small limits can easily be exceeded even in a minor accident with a few passengers that require costly medical treatments.
- Opting for liability-only coverage does not provide compensation for the policyholder. Insurance companies will cover the damage inflicted on other drivers, property, passengers, and vehicles if the policyholder only has liability coverage. Liability coverage does not cover the costs to repair the policyholder's damaged vehicle or medical expenses for the policyholder.
- Drivers can remain without their cars after a claim. Drivers that have cheap car insurance are more likely to remain without a car after filing a claim. Policyholders that don't have the money to repair their vehicles after a crash, and their cheap policies don't cover the costs will probably remain without their cars until they can afford to repair them.
- High deductible. Raising the deductible is one of the most common methods used to lower the insurance premiums. Drivers will pay less on their monthly insurance, but if they are required to make a claim, will have to pay a significant amount of money upfront before the insurance kicks

For additional info, money-saving tips and free car insurance quotes, visit <https://compare-autoinsurance.org/>

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You can read the online version of this press release [here](#).